

Information to identify the case:			
Debtor 1	Bernard A Jackson		
	First Name	Middle Name	Last Name
Debtor 2	Precious D Jackson		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 11-37825-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bernard A Jackson

Precious D Jackson

1/6/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Bernard A Jackson
 Precious D Jackson
 Debtors

Case No. 11-37825-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 53

Date Rcvd: Jan 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2017.

db/jdb	+Bernard A Jackson, Precious D Jackson, 806 Ocean Avenue, Jersey City, NJ 07304-2755
aty	+Courina Yulisa, Fitzgerald & Associates, 649 Newark Ave, Jersey City, NJ 07306-2303
512382197	+Advantage Assets Ii Inc, Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
512382202	+Cntl Jer Adj, Jersey Elite Anesthesia Group, 201 Central Ave, Westfield, NJ 07090-2151
512382203	+Community Modernization, Po Box 883, Millburn, NJ 07041-0883
512382206	+Frank X. Schillari, The Sheriff Of Hudson County, 595 Newark Avenue, Jersey City, NJ 07306-2394
512382213	+Jackson Funeral Residence Inc, Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
512382214	+Jersey City Medical Center, 2 Brighton Rd, Clifton, NJ 07012-1663
512414926	+Kay Jewelers, PO Box 1799, Akron, OH 44309-1799
512382217	+Maryland National Bank, Law Offices Of Harold E Scherr, P.A., 1064 Greenwood Blvd, Suite 328, Lake Mary, FL 32746-5419
512588522	+Midfirst Bank, attn: Zucker Goldberg & Ackerman LLC, 200 Sheffield Street, ste 101, PO Box 1024, Mountainside, NJ 07092-0024
512447413	+Midland Credit Management, Inc., 2365 Northside Dr., Ste 300, San Diego CA 92108-2709
512382219	+Midland Credit Mgmt, Citi Bank, 2365 Northside Dr., Ste 300, San Diego CA 92108-2709
512382220	+Midland Funding Llc, Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
512382221	+Midland Mtg/midfirst, Po Box 268959, Oklahoma City, OK 73126-8959
512677363	+New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
512382224	+Quality Asset Recovery, 7 Foster Ave, Gibbsboro, NJ 08026-1191
512463281	+Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
512382227	+Shaffer & Associates, Po Box 1545, Columbia, MO 65205-1545
512382228	+State Of New Jersey, Division Of Taxation, Po Box 046, Trenton, NJ 08601-0046
512744810	+State of New Jersey, PO Box 245, Division of Taxation, Trenton, NJ 08602-0245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 06 2017 22:47:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregron03.ne.ecf@usdoj.gov Jan 06 2017 22:47:16 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
512382198	+EDI: RMCB.COM Jan 06 2017 22:23:00 Amca, Laboratory Corp Of America, 2269 S Saw Mill, Elmsford, NY 10523-3832
512382199	+EDI: RMCB.COM Jan 06 2017 22:23:00 Amca, Po Box 1235, Elmsford, NY 10523-0935
512382200	+EDI: STFC.COM Jan 06 2017 22:23:00 Cach Llc, Maryland National Bank, 4340 S Monaco St Unit 2, Denver, CO 80237-3581
512503181	EDI: CHASE.COM Jan 06 2017 22:23:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
512382201	+EDI: CHASE.COM Jan 06 2017 22:23:00 Chase- Bp, P.o. Box 15298, Wilmington, DE 19850-5298
512420170	+EDI: TSYS2.COM Jan 06 2017 22:23:00 Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
512382204	+EDI: TSYS2.COM Jan 06 2017 22:23:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
512382205	+EDI: AMINFOFP.COM Jan 06 2017 22:23:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
512382207	EDI: RMSC.COM Jan 06 2017 22:23:00 Gemb/jcp, Po Box 984100, El Paso, TX 79998
512382208	+EDI: RMSC.COM Jan 06 2017 22:23:00 Gemb/qvc, Po Box 965005, Orlando, FL 32896-5005
512382211	EDI: IRS.COM Jan 06 2017 22:23:00 IRS, PO Box 724, Springfield, NJ 07081
512664584	+EDI: RESURGENT.COM Jan 06 2017 22:23:00 LVNV Funding LLC, c/o Resurgent Capital Services, LP, P O Box 10675, Greenville SC 29603-0675
512690606	EDI: RESURGENT.COM Jan 06 2017 22:23:00 LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
512382216	+EDI: RESURGENT.COM Jan 06 2017 22:23:00 Lvnv Funding Llc, Ge Capital Loews Visa, P.o. B 10584, Greenville, SC 29603-0584
512382215	+EDI: RESURGENT.COM Jan 06 2017 22:23:00 Lvnv Funding Llc, Capital One Bank, P.o. B 10584, Greenville, SC 29603-0584
512382218	+EDI: MERRICKBANK.COM Jan 06 2017 22:23:00 Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
512382222	+E-mail/Text: bankruptcydepartment@tsico.com Jan 06 2017 22:48:07 Nco Fin /99, Alaa S Eldin, Po Box 15636, Wilmington, DE 19850-5636
512382223	+E-mail/PDF: bankruptcy@ncfsi.com Jan 06 2017 22:40:53 New Century Financial, Washington Mutual, 110 S Jefferson Rd Ste 1, Whippany, NJ 07981-1038
512833829	EDI: PRA.COM Jan 06 2017 22:23:00 Portfolio Recovery Associates, PO BOX 41067, Norfolk VA 23451
512540198	EDI: PRA.COM Jan 06 2017 22:23:00 Portfolio Recovery Associates, LLC, c/o Jc Penney, PO Box 41067, Norfolk VA 23541
512543473	EDI: PRA.COM Jan 06 2017 22:23:00 Portfolio Recovery Associates, LLC, c/o Maryland National Bank, PO Box 41067, Norfolk VA 23541
512540199	EDI: PRA.COM Jan 06 2017 22:23:00 Portfolio Recovery Associates, LLC, c/o Qvc Receivables, PO Box 41067, Norfolk VA 23541

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 53

Date Rcvd: Jan 06, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512623511 EDI: PRA.COM Jan 06 2017 22:23:00 Portfolio Recovery Associates, LLC,
c/o Sears Premier Card, POB 41067, Norfolk VA 23541
512509367 EDI: Q3G.COM Jan 06 2017 22:23:00 Quantum3 Group LLC as agent for,
World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788
512382225 +EDI: NAVIENTFKASMSERV.COM Jan 06 2017 22:23:00 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500
512603900 +EDI: NAVIENTFKASMSERV.COM Jan 06 2017 22:23:00 Sallie Mae Pc Trust, c/o Sallie Mae Inc.,
220 Lasley Ave, Wilkes-Barre, PA 18706-1496
512382226 +EDI: SEARS.COM Jan 06 2017 22:23:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
512382229 +EDI: CITICORP.COM Jan 06 2017 22:23:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
512382230 +EDI: WFNNB.COM Jan 06 2017 22:23:00 Wfnnb/ny And C, 220 W Schrock Rd,
Westerville, OH 43081-2873
512382231 +EDI: WFNNB.COM Jan 06 2017 22:23:00 Wfnnb/victorias Secret, 220 W Schrock Rd,
Westerville, OH 43081-2873

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr MidFirst Bank
512724675 MidFirst Bank c/o Zucker Goldberg & Ackerman 200 S
cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
512676478* +Community Modernization, PO Box 883, Millburn, NJ 07041-0883
512382210* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: IRS, United States Treasury, Andover, MA 05501)
512382209* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, 4800 Buford Hwy, Chamble, GA 39901)
512382212* +IRS Special Procedur Function, Springfield Park Place,
955 South Springfield Ave/ PO Box 744, Springfield, NJ 07081-3570

TOTALS: 2, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas Fitzgerald on behalf of Joint Debtor Precious D Jackson nickfitz.law@gmail.com
Nicholas Fitzgerald on behalf of Debtor Bernard A Jackson nickfitz.law@gmail.com

TOTAL: 6